

IN RE:

LYNDA SHAFFER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-21756 JAD

Chapter 13

Related to ECF No. 43

**DEFAULT O/E JAD**

ORDER OF COURT

AND NOW, this 10th day of April, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
4/10/24 2:44 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
JEFFERY A. DELLER jah  
UNITED STATES BANKRUPTCY JUDGE

In re:  
Lynda Shaffer  
Debtor

Case No. 19-21756-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 10, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

Recip ID	Recipient Name and Address
db	#+ Lynda Shaffer, 115 Lewisham Rd, Cranberry Twp, PA 16066-8313
15043144	+ Northwest Consumer Dis, 118 S Main St, Zelenople, PA 16063-1148
15044860	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2024 00:27:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15043130	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 11 2024 00:09:00	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
15043131	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 11 2024 00:10:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15043132	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2024 00:13:48	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15074167	Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:14:11	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15043134	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 11 2024 00:13:59	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15043135	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 11 2024 00:11:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
15043136	+ Email/Text: bankruptcy@diamondresorts.com	Apr 11 2024 00:10:00	Diamond Resorts Fs, 10600 W Charleston Blvd, Las Vegas, NV 89135-1260
15043137	+ Email/Text: mrdiscen@discover.com	Apr 11 2024 00:10:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15053794	Email/Text: EBNBKNOT@ford.com	Apr 11 2024 00:11:00	Ford Motor Credit Company LLC, P. O. Box 62180, Colorado Springs, CO 80962
15043138	+ Email/Text: SAABankruptcy@fcbanking.com	Apr 11 2024 00:10:00	First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952
15043139	+ Email/Text: EBNBKNOT@ford.com	Apr 11 2024 00:11:00	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
15043140	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 11 2024 00:10:00	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15043133	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 11 2024 00:14:06	Chase Card, Po Box 15298, Wilmington, DE 19850
15043141	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 11 2024 00:10:00	Kohls/capone, N56 W 17000 Ridgewood Dr,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 10, 2024

Form ID: pdf900

Total Noticed: 39

			Menomonee Falls, WI 53051-7096
15043142	+ Email/Text: Documentfiling@lciinc.com	Apr 11 2024 00:10:00	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
15043143	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2024 00:13:48	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15043145	+ Email/Text: bankruptcy@diamondresorts.com	Apr 11 2024 00:10:00	Ocean Beach Club Llc, 932 Laskin Road, Virginia Beach, VA 23451-3990
15083578	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2024 00:13:58	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15043146	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 11 2024 00:11:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15066028	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 11 2024 00:11:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15043147	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 11 2024 00:11:00	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
15043148	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:14:08	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15043149	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:14:12	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
15043150	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:14:05	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15043151	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:13:51	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15043152	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:14:09	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
15043153	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:14:09	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15043154	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:14:01	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
15043155	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:13:47	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15043156	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2024 00:13:49	Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
15084137	+ Email/Text: bncmail@w-legal.com	Apr 11 2024 00:11:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15043157	+ Email/Text: bncmail@w-legal.com	Apr 11 2024 00:10:00	Target N.b., Po Box 673, Minneapolis, MN 55440-0673
15043158	+ Email/Text: bncmail@w-legal.com	Apr 11 2024 00:10:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15080037	Email/PDF: ebn_ais@aisinfo.com	Apr 11 2024 00:13:58	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15043159	+ Email/Text: vci.bkcy@vwcredit.com	Apr 11 2024 00:11:00	Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 10, 2024

Form ID: pdf900

Total Noticed: 39

cr

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Lynda Shaffer ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6